

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-11918-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Abraham Gdanski
886 Woodlane Road
Mount Holly, NJ 08060

Social Security No.:
xxx-xx-7443

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 1/17/24
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: December 15, 2023
JAN: wdr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Eric Abraham Gdanski
Debtor

Case No. 23-11918-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 15, 2023

User: admin
Form ID: 132

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db	+ Eric Abraham Gdanski, 886 Woodlane Road, Mount Holly, NJ 08060-1006
519876915	+ Adrianna Villarreal, 529 S. Forked Landing Road, Maple Shade, NJ 08052-2923
519876920	+ Advantge Therapy Center, 1001 Briggs Road, Ste 270, Mount Laurel, NJ 08054-4105
519877024	+ Apria Healthcare, P.O. Box 3475, Toledo, OH 43607-0475
519877025	+ Atlantic City Expressway, Attn: MK EXass, P.O. Box 4971, Trenton, NJ 08650-4971
519857532	Citi/cbna, Citicorp Credit Services; Attn: Centrali, P.O. Box 790034, Kansas City, MO 64195
519877026	+ Commonwealth of Massachusetts, Attn: EZDrive MA Payment, Processing Cent, P.O. Box 847840, Boston, MA 02284-7840
519877031	+ Emergency Physician Services of NJ PA, Attn: HRRG, P.O. Box 5406, Cincinnati, OH 45273-0001
519923581	+ FIG Cust FIGNJ19LLC & Sec Pty, PO Box 669507, Dallas Texas 75266-0395
519876888	+ Fig Cust FIGNJ19LLC & Sec Pty, POB 54226, New Orleans, LA 70154-4226
519877033	+ Larchmont Medical Imaging, P.O. Box 748508, Atlanta, GA 30374-8508
519877035	+ MTA Bridges and Tunnels, P.O. Box 15183, Albany, NY 12212-5183
519876893	+ MTAG As Custodian For CCF@, 111 Coleman Blvd., Ste 400, Mount Pleasant, SC 29464-5662
519876917	+ Mt. Holly Municipal Utilities, 1 Park Drive, P.O. Box 486, Mount Holly, NJ 08060-0486
519876889	+ New Jersey Housing and Mortgage, 637 S Clinton Ave, POB 18550, Trenton, NJ 08650-2085
519925967	+ New York State Thruway Authority, 200 Southern Blvd, Albany, NY 12209-2098
519877036	+ New York Thruway, Violations Processing Center, P.O. Box 15186, Albany, NY 12212-5186
519877039	+ Orkin, 100 Dobbs Lane, Ste 207, Cherry Hill, NJ 08034-1436
519877040	+ Pennsylvania Turnpike Commission, P.O. Box 645631, Pittsburgh, PA 15264-5254
519930277	+ Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
519877041	+ Port Authority NY NK, Violations Processing Center, P.O. Box 15186, Albany, NY 12212-5186
519877042	#+ Quest Diagnostics, 1201 South Collegeville Road, Collegeville, PA 19426-2998
519877043	+ Rockland County DSS, Bldg L; CAMS Unit, P.O. Box 307 Sanatorium Road, Pomona, NY 10970-0307
519877053	+ Rollins, P.O. box 1415, Atlanta, GA 30301-1415
519877046	+ Virtua, 303 Lippincott Drive, 4th Floor, Marlton, NJ 08053-4160
519877047	+ WMC Health, 100 Woods Road, Valhalla, NY 10595-1530

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 15 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519857521	+ Email/Text: backoffice@affirm.com	Dec 15 2023 20:53:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519857522	+ Email/Text: ally@ebn.phinsolutions.com	Dec 15 2023 20:51:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
519857524	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM		

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		Dec 15 2023 20:52:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519857523	+ Email/PDF: bncnotices@becket-lee.com		
		Dec 15 2023 21:09:57	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
519857525	+ Email/PDF: bncnotices@becket-lee.com		
		Dec 15 2023 21:09:27	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519877048	^ MEBN		
		Dec 15 2023 20:51:44	Apex Asset Management, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
519857526	+ Email/Text: bk@avant.com		
		Dec 15 2023 20:53:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
519857527	+ Email/Text: BarclaysBankDelaware@tsico.com		
		Dec 15 2023 20:52:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519857528	+ Email/Text: ECMBKMail@Caliberhomeloans.com		
		Dec 15 2023 20:53:00	Caliber Home Loans, Attn: Bankruptcy, P.O. Box 24610, Oklahoma City, OK 73124-0610
519857529	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 15 2023 20:58:55	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519857530	+ Email/PDF: acg.coaf.ebn@aisinfo.com		
		Dec 15 2023 21:09:57	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
519862819	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Dec 15 2023 20:59:05	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519885759	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Dec 15 2023 21:09:29	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519893757	+ Email/PDF: ebn_ais@aisinfo.com		
		Dec 15 2023 20:58:55	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519876887	+ Email/Text: assetmanagement@cazcreek.com		
		Dec 15 2023 20:51:00	Cazenovia Creek Funding II LLC, POB 54132, New Orleans, LA 70154-4132
519857533	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 15 2023 20:58:55	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519857534	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 15 2023 20:52:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519857535	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 15 2023 20:52:00	Comenity/Carter, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519857536	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 15 2023 21:20:31	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519857537	+ Email/Text: ebnnotifications@creditacceptance.com		
		Dec 15 2023 20:51:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
519877049	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Dec 15 2023 20:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519857538	+ Email/Text: bankruptcies@crowndasset.com		
		Dec 15 2023 20:52:00	Crown Asset Management, 3100 Breckenridge Blvd., Unit 725, Duluth, GA 30096-7605
519877029	+ Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		
		Dec 15 2023 20:51:00	Delaware River Joint Toll Brige Commissi, C/O Nj EZ pass, P.O. Box 4971, Trenton, NJ 08650-4971
519877030	+ Email/Text: G06041@att.com		
		Dec 15 2023 20:52:00	Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
519871952	+ Email/PDF: ebn_ais@aisinfo.com		
		Dec 15 2023 20:58:39	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519917225	Email/Text: BNCnotices@dcmservices.com		
		Dec 15 2023 20:52:00	EMERG PHYS SERV OF NEW JERSEY PA, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

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519877050	+ Email/Text: bknotice@ercbpo.com	Dec 15 2023 20:52:00	ERC, POB 57610, Jacksonville, FL 32241-7610
519876892	+ Email/Text: ar@figadvisors.com	Dec 15 2023 20:52:00	FIG Capital Investments, LLC, 1000 Riverside Ave., Ste 400, Jacksonville, FL 32204-4108
519857539	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 15 2023 20:52:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70321, Philadelphia, PA 19176-0321
519877051	+ Email/Text: Harris@ebn.phinsolutions.com	Dec 15 2023 20:53:00	Harris & Harris Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
519876916	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 15 2023 20:52:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519857531	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 15 2023 21:09:56	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519874913	+ Email/Text: RASEBN@raslg.com	Dec 15 2023 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519857540	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 15 2023 20:51:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519885917	Email/PDF: resurgentbknotifications@resurgent.com	Dec 15 2023 20:58:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519857541	+ Email/Text: Documentfiling@lciinc.com	Dec 15 2023 20:51:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519877034	Email/Text: mdtaoag@mdta.state.md.us	Dec 15 2023 20:52:00	Maryland Transportation Authority, P.O. Box 12853, Philadelphia, PA 19176
519872149	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 15 2023 20:59:02	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519857542	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 15 2023 21:09:28	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
519903875	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 15 2023 21:20:39	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519857543	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 15 2023 21:20:41	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519877037	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 15 2023 20:51:00	NJ Turnpike Authority, NJ EZ Pass, P.O. Box 4971, Trenton, NJ 08650
519896423	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 15 2023 20:51:00	New Jersey Turnpike Authority, Ramn de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519857544	+ Email/Text: netcreditbnc@enova.com	Dec 15 2023 20:53:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
519857545	+ Email/PDF: cbp@omf.com	Dec 15 2023 21:20:42	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519857546	Email/Text: bankruptcies@penncredit.com	Dec 15 2023 20:52:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
519916309	Email/Text: bnc-quantum@quantum3group.com	Dec 15 2023 20:52:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519913636	Email/Text: bnc-quantum@quantum3group.com	Dec 15 2023 20:52:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519913637	+ Email/Text: bnc-quantum@quantum3group.com	Dec 15 2023 20:52:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Velocity Investments LLC 98083-0788

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519877052	+ Email/Text: RASEBN@raslg.com	Dec 15 2023 20:51:00	RAS Crane, 6409 Congress Ave., Ste 100, Boca Raton, FL 33487-2853
519857547	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 20:59:02	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519858508	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 20:58:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519857549	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:09:46	Synchrony Bank/ HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857550	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 20:58:33	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857551	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 20:58:48	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857552	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:09:28	Synchrony Bank/Best Brand Plus, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
519857553	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:09:40	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519857554	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:10:21	Synchrony Bank/Chevron, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857556	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:20:31	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857557	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:20:32	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857558	+ Email/Text: bncmail@w-legal.com	Dec 15 2023 20:52:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519857559	^ MEBN	Dec 15 2023 20:52:54	Tromberg Morris Poulin, 39 Broadway, Ste 1250, New York, NY 10006-3089
519877045	Email/Text: bankruptcy@uprova.com	Dec 15 2023 20:52:00	Uprova, 635 E. Highway 20, Upper Lake, CA 95485
519858720	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 15 2023 20:58:40	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278-0068
519876890	+ Email/Text: james.r.shear@hud.gov	Dec 15 2023 20:53:00	US Dept of HUD, Financial Operations Center, 52 Corporate Circle, Albany, NY 12203-5176
519857560	+ Email/Text: LCI@upstart.com	Dec 15 2023 20:51:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519868488	^ MEBN	Dec 15 2023 20:52:52	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519908886	+ Email/PDF: ebn_ais@aisinfo.com	Dec 15 2023 21:20:34	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519857561	+ Email/Text: bankruptcyxfcu@kinecta.org	Dec 15 2023 20:51:00	Xceed Financial Credit Union, Attn: Bankruptcy Dept./Silvia Mendez, 888 North Nash St., El Segundo, CA 90245-2879
519872926	Email/Text: ZenResolve@ebn.phinsolutions.com	Dec 15 2023 20:52:00	Lendumo in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453

TOTAL: 72

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
519877055		Last
519857548		Syncb/walmart
519877044	*+	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857555	*+	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519877054	*+	Tromberg Morris Poulin, 39 Broadway, Ste 1250, New York, NY 10006-3089

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brad J. Sadek	on behalf of Debtor Eric Abraham Gdanski bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5